

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

EBONY L DENDY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24887

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/24/2018 and confirmed on 2/8/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		117,290.51
Less Refunds to Debtor	2,429.43	
TOTAL AMOUNT OF PLAN FUND		114,861.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,450.00	
Trustee Fee	5,389.83	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,839.83

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	68,937.95	0.00	68,937.95
	Acct: 4702				
	NATIONSTAR MORTGAGE LLC D/B/A MR C	6,818.07	6,818.07	0.00	6,818.07
	Acct: 4702				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	25,035.89	25,035.89	3,760.88	28,796.77
	Acct: 5640				
					104,552.79

Priority					
	CHRISTIAN M RIEGER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	EBONY L DENDY	0.00	0.00	0.00	0.00
	Acct:				
	EBONY L DENDY	2,429.43	2,429.43	0.00	0.00
	Acct:				
	CHRISTIAN M RIEGER ESQ**	2,450.00	2,450.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	PEOPLES NATURAL GAS CO LLC*	311.56	5.19	0.00	5.19
	Acct: 5952				
	DUQUESNE LIGHT COMPANY(*)	548.87	9.14	0.00	9.14
	Acct: 9278				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,707.98	61.74	0.00	61.74
	Acct: 5177				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,112.97	18.53	0.00	18.53
	Acct: 8107				
	CITIBANK NA**	509.56	8.48	0.00	8.48
	Acct: 1162				
	QUANTUM3 GROUP LLC AGNT - COMENI	387.44	6.45	0.00	6.45
	Acct: 6634				
	US DEPARTMENT OF EDUCATION	135,628.75	2,258.22	0.00	2,258.22
	Acct: 0080				
	CAPITAL ONE NA**	624.46	10.40	0.00	10.40

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9782				
	PRA/PORTFOLIO RECOVERY ASSOC	370.29	6.17	0.00	6.17
	Acct: 0502				
	PRA/PORTFOLIO RECOVERY ASSOC	292.51	4.87	0.00	4.87
	Acct: 3445				
	UPMC HEALTH SERVICES	942.96	15.70	0.00	15.70
	Acct: 0080				
	UPMC PHYSICIAN SERVICES	1,705.53	28.40	0.00	28.40
	Acct: 0080				
	VERIZON BY AMERICAN INFOSOURCE AS	885.09	14.74	0.00	14.74
	Acct: 0001				
	VERIZON BY AMERICAN INFOSOURCE LP	0.00	0.00	0.00	0.00
	Acct: 0001				
	ASHLEY FUNDING SVCS LLC	28.64	0.48	0.00	0.48
	Acct: 1170				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2407				
	DUQUESNE LIGHT COMPANY(*)	130.70	2.18	0.00	2.18
	Acct: 2979				
	LVNV FUNDING LLC	1,067.29	17.77	0.00	17.77
	Acct: 4535				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0502				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
					2,468.46

TOTAL PAID TO CREDITORS

107,021.25

TOTAL CLAIMED

PRIORITY 0.00

SECURED 31,853.96

UNSECURED 148,254.60

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

EBONY L DENDY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24887

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ebony L Dendy
Debtor

Case No. 18-24887-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 27, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Ebony L Dendy, 117 Lincoln Avenue, North Versailles, PA 15137-1854
14968863	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15000121	+ PRIMELENDING, A PLAINSCAPITAL COMPANY, CENLAR FSB, Attention: BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14968865	+ Primelending,a Plns Ca, 18111 Preston Rd, Dallas, TX 75252-5470
15045403	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 00:34:04	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 00:34:35	Verizon by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15000468	Email/PDF: resurgentbknofications@resurgent.com	Feb 28 2024 00:35:27	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14968858	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 01:00:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14968860	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 28 2024 00:49:04	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14977034	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 01:15:44	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14991115	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 01:16:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14997342	Email/PDF: bncnotices@becket-lee.com	Feb 28 2024 00:49:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15003114	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:35:24	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14968861	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:06	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14968862	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2024 00:37:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15002697	+ Email/Text: kburkley@bernsteinlaw.com	Feb 28 2024 00:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14968864	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 28 2024 00:36:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0315-2

User: auto

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Date Rcvd: Feb 27, 2024

Form ID: pdf900

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15160144	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:35:23	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15000892	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:35:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15412157	Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2024 00:37:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
15001968	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969255	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:34:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14977107	+ Email/Text: ebnpeoples@grblaw.com	Feb 28 2024 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14998396	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2024 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15004828	+ Email/Text: bncmail@w-legal.com	Feb 28 2024 00:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14968866	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:49:11	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14968867	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:34:29	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996091	Email/Text: BNCnotices@dcmservices.com	Feb 28 2024 00:37:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14996092	Email/Text: BNCnotices@dcmservices.com	Feb 28 2024 00:37:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15573893	+ Email/Text: EBN@edfinancial.com	Feb 28 2024 00:36:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15658236	Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 01:02:06	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14998211	Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 00:34:35	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		PRIMELENDING, A PLAINSCAPITAL COMPANY
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14968859	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 33

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Christian M Rieger	on behalf of Debtor Ebony L Dendy criergerlaw@gmail.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Daniel Philip Jones	on behalf of Creditor PRIMELENDING A PLAINSCAPITAL COMPANY djones@sterneisenberg.com, bkccf@sterneisenberg.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor PRIMELENDING A PLAINSCAPITAL COMPANY wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PRIMELENDING A PLAINSCAPITAL COMPANY pawb@fedphe.com

TOTAL: 10